

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATON of the price and sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, FirstBank, a Tennessee banking corporation, ("Grantor") does hereby sell, convey and specially warrant, subject to the exceptions and reservations contained in this deed, unto Jeffrey D. Germany and wife, Margo M. Germany, as joint tenants with full rights of survivorship and not as tenants in common, ("Grantee") that certain property situated in the County of DeSoto, State of Mississippi, more particularly described as follows:

Lot 22, Phase I, The Gardens of Turman Farms in Section 11, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 93, Page 17, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.
property.

This conveyance is subject to (i) right of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, (ii) restrictive covenants, easements, zoning ordinances or any law of governmental authority and setback lines of record with the Chancery Clerk of DeSoto County, and (iii) prior reservations of oil, gas and minerals rights.

Grantor makes no representations or warranties, of any kind or nature whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the property.

Taxes for the year 2008 shall be paid by the Grantee and possession is to be given with delivery of this deed.

WITNESS THE EXECUTION OF THIS INSTRUMENT, effective the 30th day of September, 2008.

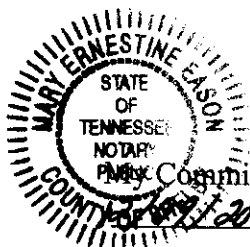
FIRSTBANK

BY: Robert T. Earnest, Vice President
Name: Robert T. Earnest
Title: Vice President

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STATE OF TENNESSEE)
COUNTY OF SHELBY)

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said county and state, on this the 30th day of September, 2008, within my jurisdiction, the within named Robert T. Earnest, who acknowledged that he is the Vice President of FirstBank, a Tennessee banking corporation, and that for and on behalf of the foregoing corporation, and its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.



Mary Ernestine Eason
Notary Public

Grantor:
FirstBank
8398 Highway 64
Memphis, TN 38133
Home Phone Number : N/A
Business Number: (901) 937-6260

Grantee:
Jeffrey D. Germany
Margo M. Germany
2147 Kimbrough Woods Place
Germantown, TN 38139
Home Phone Number: (901) 753-5640
Business Phone Number: (901) 522-0050

INDEXING INSTRUCTION:

Lot 22, Phase I, The Gardens of Turman Farms in Section 11, Township 2 South, Range 8 West, DeSoto County, Mississippi

Instrument Prepared By and Return to:
Kelly E. McCarthy (#102732)
MORTON & GERMANY, PLLC
45 N. Third Street, Suite 201
Memphis, TN 38103
(901) 522-0050
07-537G